

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: JAMES M. LOFTUS § Case No. P:12-bk-21677  
JUDY A. LOFTUS §  
§  
§  
§  
Debtor(s) §

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/21/2012.
  - 2) The plan was confirmed on 08/28/2013.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
  - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/06/2013, 06/26/2013.
  - 5) The case was completed on 12/18/2017.
  - 6) Number of months from filing or conversion to last payment: 59.
  - 7) Number of months case was pending: 62.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$32,286.00.
  - 10) Amount of unsecured claims discharged without full payment: \$240,237.41.
  - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 10,325.00
Less amount refunded to debtor(s)	\$ 150.00
<b>NET RECEIPTS</b>	<b>\$ 10,175.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 826.01
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 2,326.01</b>
Attorney fees paid and disclosed by debtor(s):	\$ 4,026.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
DISCOVER BANK	Uns	3,281.00	3,621.68	3,621.68	195.07	0.00
DISCOVER BANK	Uns	5,544.00	5,544.30	5,544.30	298.02	0.00
NAVY FEDERAL CREDIT UNION	Uns	4,726.00	4,284.97	4,284.97	230.51	0.00
PORTFOLIO RECOVERY	Uns	1,223.00	1,375.66	1,375.66	74.27	0.00
PORTFOLIO RECOVERY	Uns	1,190.00	1,310.27	1,310.27	70.81	0.00
AMERICAN INFOSOURCE LP	Uns	777.00	944.13	944.13	50.97	0.00
AMERICAN INFOSOURCE LP	Uns	8,576.00	8,576.48	8,576.48	461.42	0.00
PORTFOLIO RECOVERY	Uns	3,474.00	3,474.07	3,474.07	186.70	0.00
PORTFOLIO RECOVERY	Uns	3,050.00	3,050.62	3,050.62	164.24	0.00
PORTFOLIO RECOVERY	Uns	5,091.00	4,878.04	4,878.04	262.47	0.00
PORTFOLIO RECOVERY	Uns	1,563.00	1,263.16	1,263.16	68.15	0.00
CACH, LLC	Uns	51,474.00	51,807.01	51,807.01	2,785.83	0.00
SPECIALIZED LOAN SERVICING	Sec	44,539.00	45,632.75	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,713.00	3,612.20	3,612.20	194.24	0.00
BECKET & LEE, LLP	Uns	1,006.00	1,046.42	1,046.42	56.50	0.00
PORTFOLIO RECOVERY	Uns	886.00	932.14	932.14	50.28	0.00
AMERICAN EXPRESS BANK FSB	Uns	11,622.00	11,622.92	11,622.92	625.17	0.00
WELLS FARGO EQUIPMENT	Uns	15,910.00	15,372.93	15,372.93	826.68	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
AMERICAN EXPRESS BANK FSB	Uns	13,952.00	13,952.48	13,952.48	750.24	0.00
TD BANK NA	Sec	51,391.00	50,454.09	0.00	0.00	0.00
CITIBANK (USA) NA	Uns	8,952.00	9,249.94	9,249.94	497.42	0.00
JOHN M KENNEY ESQ	Lgl	0.00	0.00	0.00	1,500.00	0.00
GMAC MORTGAGE	Sec	177,317.00	NA	NA	0.00	0.00
OCWEN	Sec	350,000.00	NA	NA	0.00	0.00
PNC	Sec	38,000.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	52,700.00	NA	NA	0.00	0.00
CITI	Uns	3,647.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Uns	190.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Uns	163.16	NA	NA	0.00	0.00
GCRB/HH GREGG	Uns	2,662.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Uns	300.00	NA	NA	0.00	0.00
PNC BANK	Uns	42,504.82	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 145,919.42</b>	<b>\$ 7,848.99</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,326.01
Disbursements to Creditors	\$ 7,848.99
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 10,175.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/16/2018

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.